

Form 185 – ntc13plnafater

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 20-20844-ABA  
Chapter: 13  
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Erik M Pabon  
325 Fairview Avenue  
Hammonton, NJ 08037

Social Security No.:

xxx-xx-7391

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on September 8, 2021.

On 7/26/2022 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Andrew B. Altenburg Jr. on:

Date: September 14, 2022  
Time: 09:00 AM  
Location: Courtroom 4B, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101-2067

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: July 27, 2022  
JAN: lgr

Jeanne Naughton  
Clerk

In re:  
Erik M Pabon  
Debtor

Case No. 20-20844-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Jul 27, 2022

Form ID: 185

Total Noticed: 48

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2022:**

Recip ID	Recipient Name and Address
db	+ Erik M Pabon, 325 Fairview Avenue, Hammonton, NJ 08037-1901
cr	+ Specialized Loan Servicing LLC, P.O. Box 340514, Tampa, FL 33694-0514
518993698	Nationstar Mortgage LLC d/b/a Mr. Cooper, Attn: Bankruptcy Department, PO Box 6190, Dallas, TX 75261-9741
518964415	+ State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 27 2022 20:40:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jul 27 2022 20:40:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518970117	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jul 27 2022 20:40:00	ACAR Leasing LTD d/b/a GM Financial Leasing, P.O. Box 183853, Arlington, TX 76096-3853
519000925	Email/Text: bnc@atlasacq.com	Jul 27 2022 20:40:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
519013525	Email/Text: ally@ebn.phinsolutions.com	Jul 27 2022 20:40:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
518964397	+ Email/Text: ally@ebn.phinsolutions.com	Jul 27 2022 20:40:00	Ally Financial, 200 Renaissance Ctr # B0, Detroit, MI 48243-1300
518964398	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jul 27 2022 20:40:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
518964399	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jul 27 2022 20:40:00	Bank of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
518964400	+ Email/Text: BarclaysBankDelaware@tsico.com	Jul 27 2022 20:40:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
518964401	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 27 2022 20:50:35	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518964403	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 27 2022 20:50:32	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518992883	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 27 2022 20:50:32	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518964404	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 27 2022 20:40:00	Comenity Bank/PacSun, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518964405	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 27 2022 20:50:32	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040

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518964406	+ Email/Text: Bankruptcy@ICSystem.com	Jul 27 2022 20:41:00	I.C. System, Inc., 444 Highway 96 East, Po Box 64378, St. Paul, MN 55164-0378
518964407	Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 27 2022 20:40:00	Internal Revenue Service, Department of the Treasury, P.O. Box 9019, Holtsville, NY 11742-9019
518964402	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 27 2022 20:50:46	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518986719	+ Email/Text: RASEBN@raslg.com	Jul 27 2022 20:40:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518964408	+ Email/Text: PBNCNotifications@perituservices.com	Jul 27 2022 20:40:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
518978889	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 27 2022 20:50:23	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518964409	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 27 2022 20:50:36	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
518979784	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 27 2022 20:40:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
518964410	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 27 2022 20:40:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
518975620	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 27 2022 20:40:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
518964411	+ Email/Text: nsm_bk_notices@mrcopper.com	Jul 27 2022 20:40:00	Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
518993701	+ Email/Text: nsm_bk_notices@mrcopper.com	Jul 27 2022 20:40:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, Attn: Bankruptcy Dept, PO Box 619096, Dallas, TX 75261-9096
518964412	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 27 2022 20:50:37	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
519036816	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 27 2022 20:50:49	Portfolio Recovery Associates, LLC, c/o BARCLAYS BANK DELAWARE, POB 41067, Norfolk, VA 23541
519023723	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 27 2022 20:50:37	Portfolio Recovery Associates, LLC, c/o Boscov's, POB 41067, Norfolk VA 23541
519023728	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 27 2022 20:50:37	Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
519023449	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 27 2022 20:50:50	Portfolio Recovery Associates, LLC, c/o Comenity Capital Bank, POB 41067, Norfolk VA 23541
519023890	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 27 2022 20:50:37	Portfolio Recovery Associates, LLC, c/o Old Navy, POB 41067, Norfolk VA 23541
519023436	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 27 2022 20:50:38	Portfolio Recovery Associates, LLC, c/o Pacific Sunwear, POB 41067, Norfolk VA 23541
519023439	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 27 2022 20:50:38	Portfolio Recovery Associates, LLC, c/o Synchrony Bank, POB 41067, Norfolk VA 23541
519023744	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 27 2022 20:50:26	Portfolio Recovery Associates, LLC, c/o Tjx, POB 41067, Norfolk VA 23541
519023452	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 27 2022 20:50:38	Portfolio Recovery Associates, LLC, c/o Victorias Secret, POB 41067, Norfolk VA 23541
518964413	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 27 2022 20:41:00	Santander Consumer USA, Attn: Bankruptcy, 10-64-38-Fd7 601 Penn St, Reading, PA 19601-3544

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519626149	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 27 2022 20:40:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Suite 300, Greenwood Village, Colorado 80111, Specialized Loan Servicing LLC, 6200 S. Quebec Street, Suite 300, Greenwood Village, Colorado 80111-4720
518974819	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 27 2022 20:40:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
519626148	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 27 2022 20:40:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Suite 300, Greenwood Village, Colorado 80111-4720
518964414	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 27 2022 20:40:00	Specialized Loan Servicing/SLS, Attn: Bankruptcy Dept, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
518964416	+ Email/PDF: gecsed@recoverycorp.com	Jul 27 2022 20:50:25	Synch/hhgreg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518965166	+ Email/PDF: gecsed@recoverycorp.com	Jul 27 2022 20:50:23	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518964417	+ Email/Text: bnccmail@w-legal.com	Jul 27 2022 20:40:00	Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475

TOTAL: 44

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519025696	*+	ACAR Leasing Ltd. d/b/a GM Financial Leasing, P O Box 183853, Arlington, TX 76096-3853
519029266	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court:, Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
518979785	*+	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519023880	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 29, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 27, 2022 at the address(es) listed below:

Name	Email Address
Andrew B. Finberg	on behalf of Debtor Erik M Pabon andy@sjbankruptcylaw.com abfecf@gmail.com;finbergar39848@notify.bestcase.com
Denise E. Carlon	

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on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

Elizabeth L. Wassall

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER ewassall@logs.com  
njbankruptcynotifications@logs.com;logsecf@logs.com

Gavin Stewart

on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Joni L. Gray

on behalf of Debtor Erik M Pabon joni@sjbankruptcylaw.com jgrayecf@gmail.com;grayjr39848@notify.bestcase.com

Kathleen M Magoon

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER logsecf@logs.com kathleenmagoon@gmail.com

U.S. Trustee

USTPRegion03.NE.EDF@usdoj.gov

TOTAL: 8